

**Information to identify the case:**

Debtor 1	<b>Everton M Thomas</b>	Social Security number or ITIN	xxx-xx-2032
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-24935-VFP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Everton M Thomas

2/14/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Everton M Thomas  
DebtorCase No. 19-24935-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 81

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db  
 518384701 +Everton M Thomas, 19 Beverly Court, Belleville, NJ 07109-2115  
 518384720 Bank of America Support Services, 1 Hattey Road, Belfast, ME 04915  
 518384721 +Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870  
 518384725 +Citibank, NA, PO Box 6191, Sioux Falls, SD 57117-6191  
 518384728 Credit One Bank, PO Box 98672, Las Vegas, NV 89193-8672  
 518384731 +Department Stores National Bank, 701 E 60th Street N., Sioux Falls, SD 57104-0432  
 518384740 +Discover Fin Svcs LLC, PO Box 5253, Wilmington, DE 19808  
 518384739 Key Bank, PO Box 8103, South Hackensack, NJ 07606  
 518384738 +Key Bank, 2 Gatehall Drive, Parsippany, NJ 07054-4521  
 518384746 +Key Bank, One Washington Center, 5th Floor, Newburgh, NY 12550-4626  
 518384752 +Macy's, PO Box 29116, Shawnee Mission, KS 66201  
 518384754 +Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360  
 518384756 Nissan Motor Acceptance Corp., POBox 0502, Carol Stream, IL 60132-0502  
 518384759 +Nissan Motor Acceptance Corp., PO Box 660577, Dallas, TX 75266-0577  
 518384760 +Nissan-INFINITI, PO Box 660366, Dallas, TX 75266-0366  
 518384762 PC Richard, PO Box 90015, Louisville, KY 40290  
 518384763 PC Richards/ GECCCC, PO Box 276, Dayton, OH 45423  
 518384764 +Prosper Marketplace, 221 Main Street, San Francisco, CA 94105-1906  
 518384765 +Raymour and Flanigan Furniture, PO Box 14517, Des Moines, IA 50306-3517  
 518384766 +Rushmore Loan Mgmt Services, Pob 52708, Irvine, CA 92619-2708  
 518384769 +Sallie Mae, 800 Prides Crossing, Newark, DE 19713-6101  
 518384770 +Sallie Mae Bank Inc, PO Box 3229, Wilmington, DE 19804-0229  
 518384777 +Wells Fargo, Payment Processing, 4832 East McDowell Rd., Phoenix, AZ 85008-4231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2020 01:17:38 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 15 2020 01:17:35 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
PO BOX 41021, Norfolk, VA 23541-1021  
 518384698 EDI: BANKAMER.COM Feb 15 2020 05:33:00 Bank Of America N.A., PO Box 982238,  
El Paso, TX 79998  
 518384699 EDI: BANKAMER.COM Feb 15 2020 05:33:00 Bank of America N.A., 4161 Piedmont Parkway,  
Greensboro, NC 27410  
 518384700 +EDI: BANKAMER.COM Feb 15 2020 05:33:00 Bank of America N.A., 4909 Savarese Citcle, Fl 1,  
Tampa, FL 33634-2413  
 518384703 +EDI: BANKAMER2.COM Feb 15 2020 05:33:00 Bank of America, N.A., PO Box 25118,  
Tampa, FL 33622-5118  
 518384710 EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank USA NA, 15000 Capital One Drive,  
PO # EPUS2-0000473587, Henrico, VA 23238  
 518384719 EDI: CITICORP.COM Feb 15 2020 05:33:00 Citibank, N.A., PO Box 6615, The Lakes, NV 88901  
 518384718 EDI: CITICORP.COM Feb 15 2020 05:33:00 Citibank, N.A., 7930 NW 110th St.,  
Kansas City, MO 64153  
 518384704 EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank, PO Box 30281,  
Salt Lake City, UT 84130-0281  
 518384706 EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank N.A., PO Box 30281,  
Salt Lake City, UT 84130-0281  
 518384705 +EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank N.A., PO Box 30285,  
Salt Lake City, UT 84130-0285  
 518384707 +EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank USA, 10700 Capital One Way,  
Glen Allen, VA 23060-9243  
 518384708 +EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank USA N.A., PO Box 30281,  
Salt Lake City, UT 84130-0281  
 518384709 +EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank USA NA, PO Box 30281,  
Salt Lake City, UT 84130-0281  
 518384713 +EDI: CITICORP.COM Feb 15 2020 05:33:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 518384714 +EDI: SEARS.COM Feb 15 2020 05:33:00 Citibank, PO Box 91600, Albuquerque, NM 87199-1600  
 518384715 EDI: CITICORP.COM Feb 15 2020 05:33:00 Citibank, PO Box 6004,  
Sioux Falls, SD 57117-6004  
 518384716 EDI: CITICORP.COM Feb 15 2020 05:33:00 Citibank, PO Box 6077,  
Sioux Falls, SD 57117-6077  
 518384717 +EDI: CITICORP.COM Feb 15 2020 05:33:00 Citibank USA, PO Box 8189, Gray, TN 37615-0189  
 518384722 +E-mail/PDF: creditonebknofications@resurgent.com Feb 15 2020 01:22:02 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
 518384723 +E-mail/PDF: creditonebknofications@resurgent.com Feb 15 2020 01:21:14 Credit One Bank,  
PO Box 60500, City Of Industry, CA 91716-0500  
 518384727 +E-mail/PDF: creditonebknofications@resurgent.com Feb 15 2020 01:22:04  
Credit One Bank N.A., PO Box 98872, Las Vegas, NV 89193-8872  
 518384734 EDI: DISCOVER.COM Feb 15 2020 05:33:00 Discover Financial, PO Box 15316,  
Wilmington, DE 19850  
 518384735 EDI: DISCOVER.COM Feb 15 2020 05:33:00 Discover Financial Services LLC, Pob 15316,  
Wilmington, DE 19850

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User: admin  
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518384729 +EDI: TSYS2.COM Feb 15 2020 05:33:00 Department Stores National Bank Macy's,  
9111 Duke Blvd, Mason, OH 45040-8999

518384730 +EDI: DISCOVER.COM Feb 15 2020 05:33:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316

518384732 EDI: DISCOVER.COM Feb 15 2020 05:33:00 Discover Financial, PO Box 32911,  
Columbus, OH 43232-0911

518384733 +EDI: DISCOVER.COM Feb 15 2020 05:33:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025

518384737 +E-mail/Text: nwilliamson@foundationfinance.com Feb 15 2020 01:18:34 Foundation Finance,  
7802 Meadow Rock Drive, Weston, WI 54476-5262

518384741 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Feb 15 2020 01:17:52  
Key Bank National Association, 127 Public Square, 7th floor, Cleveland, OH 44114-1226

518384742 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Feb 15 2020 01:17:52 Keybank N.A.,  
4910 Tiedman Road, Brooklyn, OH 44144-2338

518384744 EDI: TSYS2.COM Feb 15 2020 05:33:00 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564

518384747 +EDI: TSYS2.COM Feb 15 2020 05:33:00 Macy's, PO Box 8112, Mason, OH 45040-8112

518384743 +EDI: TSYS2.COM Feb 15 2020 05:33:00 Macy's, PO Box 8218, Mason, OH 45040-8218

518384745 +EDI: TSYS2.COM Feb 15 2020 05:33:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999

518384748 EDI: TSYS2.COM Feb 15 2020 05:33:00 Macy's DSNB, PO Box 8218, Mason, OH 45040-8218

518384749 +EDI: TSYS2.COM Feb 15 2020 05:33:00 Macys/DSNB, PO Box 8218, Mason, OH 45040-8218

518384750 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Feb 15 2020 01:17:37 Marriot Vacation Club,  
1200 US 98 S. Suite 19, PO Box 8038, Lakeland, FL 33802-8038

518384751 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Feb 15 2020 01:17:37 Marriott Ownership Resorts,  
1200 Bartow Rd Ste A, Lakeland, FL 33801-5901

518384761 +EDI: RMSC.COM Feb 15 2020 05:33:00 PC Richard, GE Money Bank, PO Box 960061,  
Orlando, FL 32896-0061

518384766 EDI: NAVIENTFKASMSERV.COM Feb 15 2020 05:33:00 Sallie Mae, PO Box 11509,  
Killeen, TX 76547-1509

518384768 +EDI: NAVIENTFKASMSERV.COM Feb 15 2020 05:33:00 Sallie Mae, PO Box 9500,  
Wilkes-Barre, PA 18773-9500

518384767 +EDI: NAVIENTFKASMSERV.COM Feb 15 2020 05:33:00 Sallie Mae, 1002 Arthur Drive,  
Lynn Haven, FL 32444-1683

518384771 +EDI: NAVIENTFKASMSERV.COM Feb 15 2020 05:33:00 Sallie Mae Bankruptcy, 220 Lasley Avenue,  
Wilkes Barre, PA 18706-1430

518386565 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

518384772 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank JC Penney, PO BOX 965007,  
Orlando, FL 32896-5007

518384773 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank/PC Richard, C/O PO Box 965036,  
Orlando, FL 32896-0001

518384774 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank/Walmart, PO Box 9965024,  
Orlando, FL 32896-0001

518384775 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Financial, 777 Long Ridge Road,  
Stamford, CT 06902-1247

518384776 EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo, Credit Bureau Dispute Resoluti,  
Des Moines, IA 50306

518384779 EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo Bank, PO Box 1225,  
Charlotte, NC 28201-1225

518384778 +EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo Bank, P.O. Box 94435,  
Albuquerque, NM 87199-4435

518384780 +EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo Bank Nevada N.A., Po Box 94435,  
Albuquerque, NM 87199-4435

518384781 +EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo Bank, N.A., 420 Montgomery Street,  
For Notice Only, San Francisco, CA 94163-0001

518384782 EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo Bank, N.A., 420 Montgomery Street,  
San Francisco, CA 94163-0001

518384783 EDI: WFFC.COM Feb 15 2020 05:33:00 Wells Fargo Card Services, PO Box 10347,  
Des Moines, IA 50306-0347

TOTAL: 58

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518384702\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2235)

518384711\* Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281

518384712\* +Capital One Bank, N.A., PO Box 30285, Salt Lake City, UT 84130-0285

518384724\* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

518384726\* Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

518384753\* +Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360

518384755\* Nissan Motor Acceptance Corp, PO Box 0502, Carol Stream, IL 60132-0502

518384757\* Nissan Motor Acceptance Corp., PO Box 0502, Carol Stream, IL 60132-0502

518384758\* +Nissan Motor Acceptance Corporation, PO Box 660577, Dallas, TX 75266-0577

518384736 ##+Fabian Thomas, 19 Beverly Court, Belleville, NJ 07109-2115

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Avram D White on behalf of Debtor Everton M Thomas clistbk3@gmail.com,  
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com  
Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal  
Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal  
Rebecca Ann Solarz on behalf of Creditor First Guaranty Mortgage Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5